

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : **10/645,521** Confirmation No.: 8780
Filed : August 22, 2003
Applicant : Ganesan, et al.
Title : Electronic Bill Presentment with Centralized
Access to Bill Availability Information

TC/AU : 3624
Examiner : Vincent A. Millan

Docket No. : 23952-0018
Customer No. : 72386

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information on the attached two forms PTO/SB/08a, "Supplemental Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is provided herewith.

The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

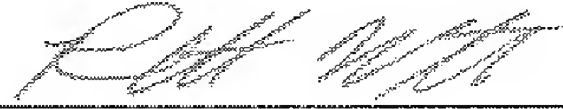
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Pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action on the merits. Thus, no fees are believed due; however, the Patent Office is hereby authorized to charge any additional fees associated with this filing to Deposit Account 19-5029.

Respectfully submitted,



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Date: November 20, 2007

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